CSB Bank
Trusted Heritage Smart Future

Service Charges and Features of Corporate Salary Savings Account Products (w.e.f. 06-05-2026)

Sl No.	Parameters	Advantage Salary Savings Account	Privilege Salary Savings Account	Spark Salary Savings Account	Max Salary Savings Account	Spark Max Salary Savings Account
1	**Indicative salary bracket (monthly take home salary)**	Minimum Rs 15,000	Minimum Rs 25,000	Resident Govt. Employees	Rs 1 Lakh & above	NA This account variant is offerd only to Top/Senior Resident Government Officials
2	**Average Monthly Balance (AMB) Requirement**	Nil	Nil	Nil	Nil	Nil
3	**Charges for Non-Maintainence of Minimum Average Monthly Balance (AMB)** [Charges are proportionate to the % of shortfall against the stipulated minimum balance, charged monthly]	NA	NA	NA	NA	NA
4	**Free Multi city payable at par Cheque Book facility**	20 leaves per FY - free (additional cheque book @ Rs.3 per leaf)	50 leaves per FY - free (additional cheque book @ Rs 3 per leaf)	50 leaves per FY - free (additional cheque book @ Rs 3 per leaf)	200 cheque leaves per FY - free (additional cheque book @ Rs 3 per leaf)	200 cheque leaves per FY - free (additional cheque book @ Rs 3 per leaf)
5	**Cash deposit limit/charges at home branch/CDM**	Free limit of Rs 2 Lakh per month (home + non-home) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 5 Lakh per month (home + non-home) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 5 Lakhs per month (home + non-home) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 10 Lakh per month (home + non-home) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 10 Lakh per month (home + non-home) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
6	**Cash deposit limit/charges at non-home branch/CDM**	Free limit of Rs 50,000 per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 1 Lakh per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 1 Lakh per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 3 Lakh per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 3 Lakh per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
7	**ABB cash withdrawal limit/month from home /non-home branch**	Free limit :Per month - 3 cash withdrawal or Rs 3 Lakhs whichever is earlier. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Free limit :Per month - 3 cash withdrawal or Rs 5 Lakhs whichever is earlier. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Free limit :Per month - 3 cash withdrawal or Rs 5 Lakhs whichever is earlier. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction	Unlimited	Unlimited
8	**Coin & Small denomination Notes counting charges for remittance**	Currency notes/coins of lower denomination (< Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof				
9	**ABB cheque deposit limit per instrument and per day at remote / non-home branch**	unlimited	unlimited	unlimited	unlimited	unlimited
10	**IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)**	IMPS Txn amount of; 0 to Rs 1000 - free | Rs 1001 to 25,000 - Rs 5 |Rs 25,001 to 100,000- Rs 8 | Rs 100,001 to 500,000 - Rs 15			IMPS 1st 5 Txn in a month free After free limit: Txn amount of; 0 to Rs 1000 - free | Rs 1001 to 25,000 - Rs 5 |Rs 25,001 to 100,000- Rs 8 | Rs 100,001 to 500,000 - Rs 15	
11	**Retail Net Banking/ Mobile Banking txn limit per day per user**	Default - Rs 1 lakh Maximum - Rs 3 Lakh	Default - Rs 2 lakh Maximum - Rs 5 Lakh	Default - Rs 2 lakh Maximum - Rs 5 Lakh	Default - Rs 5 lakhs Maximum - Rs 10 Lakhs	Default - Rs 5 lakhs Maximum - Rs 10 Lakhs
12	**DD/ Pay-order**	Up to Rs.5K - Rs.30 | Above Rs.5K up to Rs.10K - Rs.50 | Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) | Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)	up to 2 instruments free per month Beyond 2 instruments: Up to Rs.5K - Rs.30 | Above Rs.5K up to Rs.10K - Rs.50 | Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) | Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)	up to 2 instruments free per month Beyond 2 instruments: Up to Rs.5K - Rs.30 | Above Rs.5K up to Rs.10K - Rs.50 | Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) | Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)	5 instruments free per month Beyond free instruments: Up to Rs.5K - Rs.30 | Above Rs.5K up to Rs.10K - Rs.50 | Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) | Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)	5 instruments free per month Beyond free instruments: Up to Rs.5K - Rs.30 | Above Rs.5K up to Rs.10K - Rs.50 | Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) | Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)
13	**DD/PO - Cancellation**	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost
14	**DD/PO - Duplicate issuance**	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost
15	**DD/PO revalidation (Rs)**	Rs.100/ instrument	Rs.100/ instrument	Rs.100/ instrument	3 instrument free per month Rs.100/ instrument after free limit	3 instrument free per month Rs.100/ instrument after free limit
16	**NEFT charges for transation through Branch**	Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50	10 txns free per month After free limit Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50	10 txns free per month After free limit Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50	50 txn free per month After free limit Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50	50 txn free per month After free limit Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50
17	**RTGS charges for transation through Branch**	₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00	5 txns free per month After free limit ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00	5 txns free per month After free limit ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00	10 txns free per month After free limit ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00	10 txns free per month After free limit ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00
18	**NEFT / RTGS charges through Net/Mobile Banking**	Free	Free	Free	Free	Free
19	**Discount on Annual Locker Rent**	No discount	30% discount on prescribed rate for '1- Small or Medium or Large Locker' OR 20% discount on prescribed rate- '1 Extra-Large Locker'	30% discount on prescribed rate for '1- Small or Medium or Large Locker' OR 20% discount on prescribed rate- '1 Extra-Large Locker'	1 Small / Medium: 100% discount OR 50% discount on prescribed rate for 1 Large Locker OR 30% discount on prescribed rate for 1 Extra-Large Locker	
20	**Locker rent overdue charge**	1st Quarter: 10% of annual rental | 2nd Quarter: 20% of annual rental | 3rd Quarter: 30% of annual rental | 4th quarter: 40% of annual rental				
21	**duplicate Passbook**	Rs 100 for issuance & Rs.20 per page	Rs 100 for issuance & Rs.20 per page	Rs 100 for issuance & Rs.20 per page	1 duplicate pass book free & Rs.20 per page	
22	**Duplicate Deposit Receipt**	Rs.100 + stamp cost				
23	**Duplicate Net Banking Passwords** (sent via post/courier)	Rs 100				
24	**Certificate Issue**	Rs 100 per certificate			free	
25	**Inward Cheque Return**	Rs.500 per instrument For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally			Rs.500 per instrument For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally Returns due to non financial reasons - Free	
26	**Outward Cheque Return**	Rs.100 per instrument	Free up to 3 instruments per month Beyond that, Rs.100 per instrument		Free up to 5 instruments per month. Beyond that Rs.100 per instrument	
27	**Stop Payment**	Rs.100 per occasion	Free up to 1 occasion in a FY Beyond 1 occasion, Rs.100 per occasion		Free up to 2 occasions in a FY Beyond 2 occasions, Rs.100 per occasion	
28	**ECS / NACH Mandate Registration** (Registrations charges will be exempted for services /allied products provided by our Bank)	Rs 200 per mandate	3 registrations per month - free Beyond free limit Rs 200 per mandate		free	
29	**ECS / NACH Mandate Registration Failure**	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate
30	**ECS/NACH inward clearing - return**	Rs 250 per instance	1 instance per year Free, after that Rs.200 per mandate	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance
31	**SMS Alert Charges** (Collected Quarterly)	0.5 per SMS			free	free
32	**Outstation cheque collection** (OBC not through Local/CTS clearing)	up to Rs.5000 - Rs.25 | above Rs.5,000 & up to Rs.10,000 - Rs.50 | Above Rs.10,000 & up to Rs.1 Lakh - Rs.100 | Above Rs.1 lakh - Rs.150			free upto 2 instruments per month Beyond free limit: up to Rs.5000 - Rs.25 above Rs.5,000 up to Rs.10,000 - Rs.50 Above Rs.10,000 up to Rs.1 Lakh - Rs.100 Above Rs.1 lakh - Rs.150	
33	**Account Closure Charges**	Free for closure within 15 days from the date of account activation Rs 500 – if the account is closed after 15 days but within 1 year from the date of account activation			Free for closure within 15 days from the date of account activation Rs 500 – if the account is closed after 15 days but within 1 year from the date of account activation	
34	**Personal accident insurance Cover** (complimentary)	as per the Complimantary insurance coverage given by Debit Card	as per the Complimantary insurance coverage given by Debit Card	as per the Complimantary insurance coverage given by Debit Card	as per the Complimantary insurance coverage given by Debit Card + Rs 5 Lakhs / Rs 10 Lakhs insurance cover with a discounted premium	as per the Complimantary insurance coverage given by Debit Card + Rs 5 Lakhs / Rs 10 Lakhs insurance cover with a discounted premium
35	**Debit Card**	Default card : Rupay Classic Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable	Default card : Rupay Classic Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable	Default card : Rupay Classic Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable	Default card : RuPay Platinum (Max Salary) Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable	Default card : RuPay Platinum (Max Salary) Other permissible card variants as per the debit card matrix can be issued on request, on chargeable basis as applicable
36	**Withdrawal Slip Charges**	Nil				

T & C:
All charges are exclusive of GST as applicable.
If monthly salary is not credited in the account continuously for 3 months, the Suvidha account will be converted to normal Base variant account and charges as applicable to that account variant will apply
No charges for cheque/ECS/NACH return due to technical/systemic reasons.
Bank reserves the right to modify/discontinue any of the complimentary offers at its sole discretion based on change in product propositions and on the contractual terms & conditions with its channel partners and vendors.
Complementary insurance (if any) offered by the debit card (as per their terms & conditions) shall be based on the card variant and not as per the CA/SA product. Defalut card variant is to be selected for getting the value added features of the account/card variant.
Locker: Discount on locker rent will be determined by the linked locker rent recovery 'Current/Savings account product'. Discount is allowed only for one locker per account (If a customer has multiple lockers linked to the same account, the discount will apply to only one locker. Locker rent will be collected upfront (in advance) for the applicable period.r per account. Rent will be collected upfront.
Certain debit card variants and Savings/Current Account products are applicable for certain customer segments only.

Retail Net & Mobile Banking:
(a) Omnichannel concept ie. the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: If the max allowed is ₹10 lakh, then the sum of limits across both channels cannot exceed ₹10 lakh.
(b) Option available for customers to set their own transaction limits within the overall permissible limit.
(c) For customers having multiple CA/SA products under the same Customer/User Id., then the applicable limit will be based on the product with the highest permissible limit among those accounts.

Debit Card Matrix- Corporate Salary Savings Account Products (w.e.f. 06-05-2026)

Sl No.	Parameters	Advantage Salary Savings Account	Privilege Salary Savings Account	Spark Salary Savings Account	Max Salary Savings Account	Spark Max Salary Savings Account
1	**Debit Card Variant (Default)**	Rupay Classic	Rupay Classic	Rupay Classic	RuPay Platinum (Max Salary)	RuPay Platinum (Max Salary)
2	**No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry**	3 in Metro, 5 in other Centers Beyond free txns: financial - ₹ 21 per txn; non financial - ₹ 10 per txn	5 in all centers Beyond free txns: financial - ₹ 21 per txn; non financial - ₹ 10 per txn	5 in all centers Beyond free txns: financial - ₹ 21 per txn; non financial - ₹ 10 per txn	15 in all cente₹ Beyond free txns financial - ₹ 21 per txn non-financial - ₹ 10 per txn	15 in all cente₹ Beyond free txns financial - ₹ 21 per txn non-financial - ₹ 10 per txn
3	**No of free ATM txns permitted in CSB ATMs per month, including balance enquiry**	unlimited	unlimited	unlimited	unlimited	unlimited
4	**International Balance Enquiry/Cash withdrawal**	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry	₹ 150 per cash withdrawal; ₹ 25 per balance enquiry
5	**New Debit Card Issue (upfront fee)**	free	Free	Free	Free	Free
6	**Debit Card Annual Fee**** (charges will be debited during the end of every calendar year. For new cards issued during the year, charge shall be collected on pro-rata basis for the first year)	50% discount on Annual Fee for default card variant.Other than default card variant - chargeable as per the card variant.Nil if AMB>=1Lakh (during the charging period) Nil* if AMB>=1Lakh (*not applicable for Visa Signature)	Nil - for default card variant Other than default card variant - chargeable as per the card variant Nil if AMB>=1Lakh Nil* if AMB>=1Lakh (*not applicable for Visa Signature)	50% discount on Annual Fee for default card variant.Other than default card variant - chargeable as per the card variant.Nil if AMB>=1Lakh (during the charging period) Nil if AMB>=1Lakh (*not applicable for Visa Signature)	Free Other than default card variant - chargeable as per the card variant.Nil if AMB>=1Lakh (during the charging period) Nil if AMB>=1Lakh (*not applicable for Visa Signature)	Free Other than default card variant - chargeable as per the card variant.Nil if AMB>=1Lakh (during the charging period) Nil if AMB>=1Lakh (*not applicable for Visa Signature)
7	**Duplicate ATM Card**	₹ 300 per instance	₹300 per instance	₹300 per instance	₹ 300	₹ 300
8	**Duplicate ATM Pin Mailer**	₹ 100	₹ 100	₹ 100	free	free
9	**ATM txn declined at CSB/non-CSB ATM due to insufficient fund in customer account.**	at CSB ATM - free at non-CSB ATM: ₹ 25 per txn (Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit)	at CSB ATM - free at non-CSB ATM: ₹ 25 per txn (Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit)	at CSB ATM - free at non-CSB ATM: ₹ 25 per txn (Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit)	at CSB ATM - free at non-CSB ATM: ₹ 25 per txn (Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit)	at CSB ATM - free at non-CSB ATM: ₹ 25 per txn (Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit)
10	**Add-On/Additional Card Charge**	NA	1 add-on/ additional card. AMC to be charged as per the Card variant	1 add-on/ additional card. AMC to be charged as per the Card variant	1 Add-on/additional card. Free if AMB >=1lakh. Above that AMC to be charged as per the card variant.	1 Add-on/additional card. Free if AMB >=1lakh. Above that AMC to be charged as per the card variant.
11	**Embossed Name Change**	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance	₹ 300 per instance

Debit Card Annual Fees**
RuPay Classic- Rs 250 | Visa Classic- Rs 250
RuPay Platinum- Rs 500 | Visa Platinum - Rs 500
Visa Signature - Rs 900 | Rupay Select – Rs 900

T&C
All charges are exclusive of GST as applicable.
For accounts not maintaining the stipulated AMB for a month/charging period, charges and free limits as applicable to the base variant shall be applied for all transactions in the succeeding month. Similarly annual charges as applicable to the base variant shall apply in such cases.
Some card/account variants are applicable only for some specific segment of customers.
Bank reserves the right to modify/discontinue any of the complimentary offers at its sole discretion based on change in product propositions and on the contractual terms & conditions with its channel partners and vendors.
Complementary insurance (if any) offered by the debit card (as per their terms & conditions) shall be based on the card variant and not as per the account variant.
Defalut card variant is to be selected for getting the value added features of the account/card variant. Renewal card will be the default card variant as applicable for an account.
Cash withdrawal/POS/E-Com txn limits are based on the card variant and not as per the account variant
For Debit card limits (ATM, POS,Ecomm), please refer bank's website https://www.csb.bank.in/service-charges-and-fees